

CHAPTER 13 PLAN

Debtors will pay to the Chapter 13 Trustee the total sum of \$27,510.00 in 130 bi-weekly payments of \$211.61 to be distributed as follows:

1. **FMNA** This is a secured creditor holding the lien on the Debtors' homestead. The total amount due at this time is approximately \$116,000.00. Of the \$116,000.00, \$9,000.00 is the arrearage. The Debtors propose to pay this creditor in regular monthly payments outside of the Plan on the non-arrearage portion of the claim and the \$9,000.00 arrearage through the Plan at 0.0%.

2. **HUNTINGTON NATIONAL BANK COLUMBUS** This is a secured creditor holding a lien on the Debtors' 2004 Sierra GMC. The Debtors owe approximately \$17,300.00. The vehicle has 147,000 miles and has a current value of approximately \$8,000.00. Debtors propose to pay the secured portion (\$8,000.00) through the Plan with interest at the rate of 12% per annum.

3. The balance of the monthly payments shall be used for the payment of the Trustee's fees and attorneys fees. After the payment of the Trustee's fees and attorney's fees, any monies remaining shall be paid on a pro-rata basis to unsecured creditors.

Dated: July 3, 2017

Orlando A. Simon
ORLANDO A. SIMON, Debtor

JoAnn T Simon
JOANN T SIMON, Debtor